



**Office of the Attorney General
Paul G. Summers**

**Department of Commerce and Insurance
Commissioner Paula Flowers**

CONSUMER ALERT

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MAKE WISE DECISIONS WHEN GIVING TO CHARITIES

The Volunteer State is known for its generous donations to many deserving charitable organizations, but Tennessee Attorney General Paul G. Summers urges caution before giving to ensure your money goes where you want it to.

“While most charities solicit contributions honestly and ethically,” Attorney General Summers said, “there are some organizations that use questionable fund-raising methods and deception to collect money from the public. Be sure to do your homework before you give to an organization.”

The Tennessee Secretary of State’s Division of Charitable Solicitations and Gaming is responsible for the registration and regulation of charitable organizations. That includes professional solicitors and professional fund raising counsel, all of which directly or indirectly solicit contributions or assist in soliciting contributions for charitable purposes. Tennessee law requires charitable solicitors to register with the Division or obtain an exemption before asking the public for donations. The division maintains a list of registered charities as well as a list of exempt charities.

Tennessee Attorney General Paul G. Summers advises consumers to consider the following tips to make wise giving choices:

*Ask questions. A legitimate charity will want to tell you about all of the good things they do.

*Know who you are giving to. Be careful of charities with names that sound impressive or resemble those of other organizations. Some organizations use names similar to those of well-known organizations in order to confuse donors.

*Find out what a charity will do with your money. Ask for information about its programs and for a copy of its financial report. Find out how much of your money will be used for charitable programs, how much actually goes to the charity's programs and how much is spent on administrative costs. Be wary of organizations that will not provide this information. Reputable charities will be happy to give you the requested information.

*Read mail solicitations carefully. Make sure the charity identifies itself and gives its full name, address and telephone number. If the solicitation does not clearly state what will be done with the money, contact the organization for this information before sending a contribution. Some organizations send fund-raising materials that look like actual bills. Read the information carefully, and remember that you do not have to respond. Be careful of appeals asking you to return something such as a questionnaire or survey; such devices may be used to divert your attention from the organization's program and how it will spend your donation.

*Be exceedingly careful about letting a door-to-door solicitor into your home. Ask any solicitor for identification before you consider allowing them into your home. Inquire about what the charity does and if your contribution is tax deductible. Request printed material describing the charity's program, how it uses its money and its address and telephone number. Remember you have the right to say no or to ask for time to consider the appeal. You do not have to agree to donate or have someone pick up your contribution; most honest charities will not send a courier to your home to collect your contribution.

*Finally, do not make cash donations. Always make contributions by check and make your check payable to the charity, not to the individual who may be soliciting the donation.

To find out if a charitable organization is registered in Tennessee or exempt from registration, visit the Division of Charitable Solicitations and Gaming website at www.state.tn.us/sos/charity/co-info.htm. Complaints regarding any consumer matter can be filed at the Tennessee Division of Consumer Affairs at www.state.tn.us/consumer or by calling 1-800-342-8385 (toll free).